

AMENDMENTS TO THE DRAWINGS

The attached "Replacement Sheet 2/2" of drawings includes changes to Figure 2. The attached "Replacement Sheet 2/2," which includes Figure 2, replaces the original sheet including Figure 2.

Attachment: Replacement Sheet 2/2

REMARKS

Claims 1, 4, 5, 9, 10, 14, 15, 16, 19, 20, 23, 24 and 28 – 34 are now pending in the application. Claims 1, 4, 5, 14, 15, 16, 20, 23, 24 and 28 – 34 have been amended. Support for amendments can be found throughout the Application as originally filed and therefore no new matter has been added. Claims 2, 3, 6, 7, 8, 12, 13, 17, 18, 21, 22, 25, 26 and 27 have been canceled without prejudice to or disclaimer of the subject matter contained therein. The Office is respectfully requested to reconsider and withdraw the rejections in view of the amendments and remarks contained herein.

CONTACT WITH THE EXAMINER

Applicant thanks the Examiner for the courtesies extended during multiple telephonic conversation including the conversation on October 9, 2007. The undersigned, the Examiner and Examiner Joseph Thomas took part in the conversation. The claims and references of record were discussed. No formal agreements were reached.

DRAWINGS

The drawings stand objected because reference numeral 18 is duplicated in Figure 2 on Drawing Sheet 2/2. Applicant has attached revised drawings for the Office's approval. In the "Replacement Sheet 2/2," EXTERNAL LOCATION IDENTIFICATION SYSTEM was designated with reference number 18 but has been changed to reference number 20 in the replacement sheet 2/2 attached herewith.

REJECTIONS UNDER 35 U.S.C. § 102 AND 103

Claims 1, 13-14, 16, 27-28, 30-31 and 33 stand rejected under 35 U.S.C. § 102(b) as being anticipated by Nakagawa et al. (U.S. Publication No. 2002/0128882, Nakagawa). Claims 2-6, 9-10, 15, 17-20, 23-24, 29, 32 and 34 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Nakagawa in view of McMillan et al. (U.S. Pat. No. 5,797,134, hereinafter McMillan). Claims 7-8, 11-12, 21-22 and 25-26 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Nakagawa in view of McMillan and further in view of Wright (U.S. Pat. No. 6,052,466, hereinafter Wright). These rejections are respectfully traversed.

Applicant has amended Claims 1, 16 and 30 and respectfully submit that Nakagawa, McMillan, Wright or any of the references of record do not disclose, teach suggest the invention as defined in the Claims.

For example, Claim 1 recites, in part, deriving a first cost increment by evaluating at least the location information, the vehicle performance information and a pricing database. The deriving of the first cost increment is performed on the vehicle. Claim 1 further recites transmitting the first cost increment from the billing transmission system to the contracting company. The first cost increment is devoid of the location information and the vehicle performance information.

In a further example, Claim 16 recites, in part, the computation device is configured to provide access for the customer outside of the vehicle to the first cost increment prior to the billing of the customer by contracting company and wherein the access for the customer outside of the vehicle to the first cost increment is adapted to permit the customer to alter driving habits to adjust a second cost increment.

In yet another example, Claim 30 recites, in part, determining a first incremental insurance cost with the recorded information for the motor vehicle related to a given incremental time period and transmitting the first incremental insurance cost to the contracting company. The first incremental insurance cost is devoid of the operational factor. Claims 30 further recites providing access for the customer outside of the motor vehicle to the first incremental insurance cost prior to the contracting company billing the customer such that the providing access to the first incremental insurance cost is adapted to permit the customer to alter driving habits to adjust a second incremental insurance cost.

Nakagawa, in contrast, provides that any factor that adjusts the cost of the vehicle insurance is routinely shared and sent to the billing company. For example, car insurance company 2 calculates the car insurance premiums based on information sent by radio communication from car 1 and information sent from contract repair factory 3. For example, when a user has properly installed safety equipment in car 1, drives car 1 safely, and properly maintains and manages car 1 at contract repair factory 3, car insurance company 2 assumes a reduction in any insurance that may have to be paid out for car 1. Therefore, the insurance premiums payable for car 1 are discounted. Conversely, if the user 1 has not properly installed safety equipment in car 1, does not drive safely, and does not properly maintain or manage car 1, car insurance company 2 assumes an increase in any insurance that may have to be paid out for car 1. Therefore, the car insurance premiums payable for that car are increased. Data relating to the car insurance premiums after any discount or increase has been applied is sent via radio communication from car insurance company 2 to car 1. The received data

relating to the car insurance premium is displayed so that it is visible to the user of car

1. See Nakagawa at Para. 50

Even beyond safety measures and car information, the system in Nakagawa can even use an air analyzer or breath tester to detect whether or not a user has consumed alcohol and the levels consumed. The operating status detection means 7 also includes various sensors for collecting information relating to the operating status of car 1. All of this is reported back to the billing company.

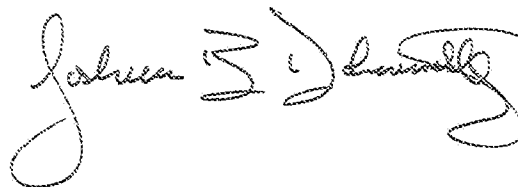
Wright and McMillan only provide for the gathering of various pieces of vehicle information that is otherwise sent back to the billing company. *See, e.g., Wright at Col. 3, Ln. 7-19 and McMillan at Col. 6, Ln. 58-62.*

For at least the above reasons, Applicant respectfully submits Nakagawa, Wright, McMillan or any other reference of record do not disclose teach or suggest the invention as defined in Claims 1, 16 and 30. As such, Claims 1, 16 and 30 should be in condition for allowance. Claims 4, 5, 9, 10, 14, 15, 19, 20, 23, 24, 28, 29 and 31 – 34 depend from Claims 1, 16 and 30 directly or indirectly and should be allowable for at least the above reasons.

CONCLUSION

It is believed that all of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicant therefore respectfully requests that the Office reconsider and withdraw all presently outstanding rejections. It is believed that a full and complete response has been made to the outstanding Office Action and the present application should be in condition for allowance. Thus, prompt and favorable consideration of this amendment is respectfully requested. If the Examiner believes that personal communication will expedite prosecution of this application, the Examiner is always invited to telephone the undersigned at (248) 641-1600.

Respectfully submitted,



Dated: October 25, 2007

By: _____

Joshua B. Dobrowitsky
Reg. No. 51, 288

HARNESS, DICKEY & PIERCE, P.L.C.
P.O. Box 828
Bloomfield Hills, Michigan 48303
(248) 641-1600

MDE/JBD/kp